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PTO/SB/21 (09-04)

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**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

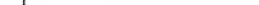
Total Number of Pages in This Submission

Application Number	09/505,721
Filing Date	February 17, 2000
First Named Inventor	Joseph A. Giordano
Art Unit	3628
Examiner Name	Clement E. Graham
Attorney Docket Number	P1099-074-USZ

ENCLOSURES (Check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks PTO Form 1449 (PTO/SB/08A), a copy of the Supplementary Partial European Search Report, and cited references.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	ExxonMobil Research and Engineering Company		
Signature			
Printed name	W. Robinson H. Clark		
Date	August 4, 2005	Reg. No.	41,530

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

Signature *Martha L. Everett*

The collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments or the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEE THE PATENT FEE CHART AT 37 CFR 1.17 FOR FEES.

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Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4816).

**FEE TRANSMITTAL
For FY 2006** Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)

180.00

Complete if Known

Application Number 09/505,721

Filing Date February 17, 2000

First Named Inventor Joseph A. Giordano

Examiner Name Clement B. Graham

Art Unit 3763

Attorney Docket No. P1999J074-US2

METHOD OF PAYMENT (check all that apply) Check Credit Card Money Order None Other (please identify): _____ Deposit Account Deposit Account Number 05-1330 Deposit Account Name ExxonMobil Research & Eng.

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

 Change fee(s) indicated below Change fee(s) indicated below, except for the filing fee Change any additional fee(s) or underpayments of fee(s) Credit any overpayments

under 37 CFR 1.16 and 1.17

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FEES CALCULATION (All the fees below are due upon filing or may be subject to a surcharge.)**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES	
	Small Entity	Fee (\$)	Small Entity	Fee (\$)	Small Entity	Fee (\$)
Utility	300	150	500	250	200	100
Design	200	100	100	50	130	65
Plant	200	100	300	150	160	80
Reissue	300	150	500	250	600	300
Provisional	200	100	0	0	0	0

2. EXCESS CLAIM FEES**Fee Description**

Each claim over 20 (including Reissues)

Small Entity

Fee (\$)

Fee (\$)

Each independent claim over 3 (including Reissues)

Fee (\$)

Fee (\$)

Multiple dependent claims

Fee (\$)

Fee (\$)

Fee (\$)

Fee (\$)

Total Claims Extra Claims Fee (\$)

Fee Paid (\$)

HP = Highest number of total claims paid for, if greater than 20.

Indep. Claims Extra Claims Fee (\$)

Fee Paid (\$)

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(e)(1)(G) and 37 CFR 1.16(s).

Total Sheets Extra Sheets Number of each additional 50 or fraction thereof Fee (\$)

Fee (\$)

Fee Paid (\$)

* 100 = / 50 = (round up to a whole number) x

Fee (\$)

Fee Paid (\$)

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Serial No.: 09/505,721
Family Number: P1999J074-US2

AUG 04 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Joseph A. Giordano et al.
 U. S. Serial No.: 09/505,721
 Filed: February 17, 2000
 For: System And Method For Processing Financial Transactions
 Conf. No.: 7099
 Group Art Unit: 3628
 Examiner: Clement B. Graham

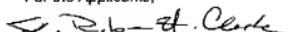
Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Information Disclosure Statement

Sir:

The references cited in the attached PTO Form 1449 are relevant to the examination of this application; they were first cited in a Supplemental Partial European Search Report from the European Patent Office which was made in respect of the counterpart international application in the European Patent Office. The Search Report, a copy of which is enclosed with this Statement, was received in this office on 20 July 2006.

For the Applicants,



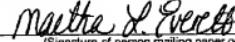
Attorney for Applicant(s)
 Registration No. 41,530
 Telephone Number: (703) 846-5114
 Facsimile Number: (703) 846-7799
 Pursuant to 37 CFR 1.34(a)

ExxonMobil Research and Engineering Company
 P. O. Box 900
 Annandale, NJ 08801-0900

Date of Deposit August 4, 2006

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MARTHA L. EVERETT
 (Type or print name of person mailing paper or fee)



(Signature of person mailing paper or fee)

PATENT TRADEMARK OFFICE

AUG 04 2006

PTO/SB/08A (07-05)

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0651-0031

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Substitute for Form 1449(BTC)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Please attach many photos as necessary.

Sh

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Application Number	09/505,721
Filing Date	February 17, 2000
First Named Inventor	Joseph A. Giordano
Art Unit	3628
Examiner Name	Clement B. Graham
Attorney Docket Number	P109910744152

FOREIGN PATENT DOCUMENTS

Examiner _____ Date _____ 03/30/2008
Examiner _____ Date _____ Confidential

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 804. Draw line through citation if not in conformance and not relied upon. Include copy of this form with next communication to applicant. "Applicant's unique citation designation number (cont'd)." See "Kind of document" section of USPTO Form 1449, available at www.uspto.gov or MPEP 801.04. "Enter Office that issued the document, by the 3-letter code (MPEP Standard ST.3)." For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. "Kind of document by the appropriate symbol as indicated on the document under WOPO Standard ST.16 if possible." Applicant is to place a check mark here if English language translation is attached.

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